

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Phillip L. Blair</u> | Social Security number or ITIN | xxx-xx-0769 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Rhonda S. Blair</u> | Social Security number or ITIN | xxx-xx-2325 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 18-10438-JCM | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Phillip L. Blair

Rhonda S. Blair

11/13/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Phillip L. Blair
Rhonda S. Blair
Debtors

Case No. 18-10438-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Nov 13, 2023

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Phillip L. Blair, Rhonda S. Blair, 518 Bessemer Avenue, Grove City, PA 16127-1832 |
| cr | + NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 9013, Addison, TX 75001-9013 |
| 14826989 | Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051 |
| 14826993 | State Farm Bank, F.S.B., Attn Credit Reporting, Bloomington, IL 61702 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| smg | EDI: PENNDEPTREV | Nov 14 2023 08:42:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 14 2023 03:54:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Nov 14 2023 08:42:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 14 2023 03:54:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 15340480 | Email/PDF: bncnotices@becket-lee.com | Nov 14 2023 04:31:39 | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14826977 | + EDI: TSYS2 | Nov 14 2023 08:42:00 | Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803 |
| 14860400 | Email/Text: Bankruptcy.RI@Citizensbank.com | Nov 14 2023 03:53:00 | Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915 |
| 14826983 | Email/Text: Bankruptcy.RI@Citizensbank.com | Nov 14 2023 03:53:00 | Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886 |
| 14826978 | + EDI: CAPITALONE.COM | Nov 14 2023 08:42:00 | Capital One, Po Box 30253, Salt Lake City, UT 84130-0253 |
| 14826979 | + EDI: CAPITALONE.COM | Nov 14 2023 08:42:00 | Capital One / Dress Barn, Po Box 30258, Salt Lake City, UT 84130-0258 |
| 14876615 | Email/PDF: bncnotices@becket-lee.com | Nov 14 2023 04:08:36 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14826982 | + EDI: CITICORP.COM | Nov 14 2023 08:42:00 | Citi, Po Box 6241, Sioux Falls, SD 57117-6241 |
| 14879794 | + EDI: CITICORP.COM | Nov 14 2023 08:42:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432 |

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Nov 13, 2023

Form ID: 3180W

Total Noticed: 47

| | | | |
|----------|---|----------------------|---|
| 14826984 | + EDI: WFNNB.COM | Nov 14 2023 08:42:00 | Comenity Bank / Christopher Bank, Po Box 182789, Columbus, OH 43218-2789 |
| 14826985 | + EDI: WFNNB.COM | Nov 14 2023 08:42:00 | Comenity Capital Bank / Boscov, Po Box 182120, Columbus, OH 43218-2120 |
| 14826986 | + Email/PDF: creditonebknotifications@resurgent.com | Nov 14 2023 04:08:42 | Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875 |
| 14826987 | EDI: DISCOVER.COM | Nov 14 2023 08:42:00 | Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850 |
| 14826988 | EDI: CITICORP.COM | Nov 14 2023 08:42:00 | Dsnb Macys, Po Box 8218, Mason, OH 45040 |
| 14830939 | EDI: DISCOVER.COM | Nov 14 2023 08:42:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14826980 | Email/Text: BNSFN@capitalsvcs.com | Nov 14 2023 03:53:00 | Ccs / First National Bank, 500 East 60th Street North, Sioux Falls, SD 57104 |
| 14826981 | EDI: JPMORGANCHASE | Nov 14 2023 08:42:00 | Chase Card, Po Box 15298, Wilmington, DE 19850 |
| 14878692 | Email/PDF: resurgentbknotifications@resurgent.com | Nov 14 2023 04:09:13 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14878693 | Email/PDF: resurgentbknotifications@resurgent.com | Nov 14 2023 04:09:01 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14878691 | Email/PDF: MerrickBKNotifications@Resurgent.com | Nov 14 2023 04:08:42 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 14826990 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Nov 14 2023 04:08:40 | Merrick Bank Corporation, Po Box 9201, Old Bethpage, NY 11804-9001 |
| 15159344 | Email/Text: mtgbk@shellpointmtg.com | Nov 14 2023 03:53:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 14875067 | Email/Text: Bankruptcy.Notices@pnc.com | Nov 14 2023 03:53:00 | PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342 |
| 14887834 | Email/Text: Bankruptcy.Notices@pnc.com | Nov 14 2023 03:53:00 | PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101 |
| 14826991 | Email/Text: Bankruptcy.Notices@pnc.com | Nov 14 2023 03:53:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 14879619 | EDI: PRA.COM | Nov 14 2023 08:42:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14827713 | + EDI: RECOVERYCORP.COM | Nov 14 2023 08:42:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14865757 | + Email/Text: ebnpeoples@grblaw.com | Nov 14 2023 03:53:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 14869321 | EDI: Q3G.COM | Nov 14 2023 08:42:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14876235 | EDI: Q3G.COM | Nov 14 2023 08:42:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14876234 | EDI: Q3G.COM | Nov 14 2023 08:42:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14826992 | + EDI: CITICORP.COM | Nov 14 2023 08:42:00 | Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282 |
| 14871363 | Email/PDF: bncnotices@becket-lee.com | | |

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Nov 13, 2023

Form ID: 3180W

Total Noticed: 47

| | | | |
|----------|---------------------|----------------------|---|
| 14826994 | + EDI: RMSC.COM | Nov 14 2023 04:08:46 | State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14826995 | + EDI: RMSC.COM | Nov 14 2023 08:42:00 | Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 14826996 | + EDI: RMSC.COM | Nov 14 2023 08:42:00 | Syncb / American Eagle, Po Box 965005, Orlando, FL 32896-5005 |
| 14826997 | + EDI: RMSC.COM | Nov 14 2023 08:42:00 | Syncb / American Eagle Dc, Po Box 965005, Orlando, FL 32896-5005 |
| 14826998 | + EDI: RMSC.COM | Nov 14 2023 08:42:00 | Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007 |
| 14826999 | + EDI: RMSC.COM | Nov 14 2023 08:42:00 | Syncb / Lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 14827000 | + EDI: RMSC.COM | Nov 14 2023 08:42:00 | Syncb / Old Navy DC, Po Box 965005, Orlando, FL 32896-5005 |
| 14827001 | + EDI: CITICORP.COM | Nov 14 2023 08:42:00 | Syncb / Walmart Dc, Po Box 965024, Orlando, FL 32896-5024 |
| | | Nov 14 2023 08:42:00 | The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| cr | | PNC Bank, National Association |
| cr | * | Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701 |
| cr | * | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | *+ | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2023 at the address(es) listed below:

| Name | Email Address |
|----------------|--|
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com |

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Nov 13, 2023

Form ID: 3180W

Total Noticed: 47

Charles Griffin Wohlrab

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkecf@friedmanvartolo.com
cwohlab@ecf.courtdrive.com

Daniel P. Foster

on behalf of Debtor Phillip L. Blair dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Rhonda S. Blair dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

James A. Prostko

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION jprostko@c-vlaw.com, jamesprostko@gmail.com

Kaitlin Shire

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kshire@hillwallack.com
lharkins@ecf.courtdrive.com;hwbknj@hillwallack.com;aemberger@ecf.courtdrive.com

Mario J. Hanyon

on behalf of Creditor PNC Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10